REMARKS

This Amendment responds to the Office Action of August 4, 2005.

Claims 1-21 remain in this application. Claims 1, 17, and 18 are independent. Claim 1 has been amended for clarification. The Office Action rejected Claims 1-21 under 35 U.S.C. § 102(e), as being anticipated by Reed (US Patent No. 6,088,717). Applicants respectfully traverse these rejections and submit that the pending claims are patentable over Reed for at least the reasons stated in greater detail below.

It is important for financial advisors to be able to efficiently monitor and provide their clients with timely updates concerning their clients' investment portfolios and other general financial information of interest to their clients. Different clients have different preferences regarding the topics for which and the level of detail in which they would like to receive updates.

Prior art systems do not enable clients to specify the level of detail in which they would like to receive updates. Prior art systems for monitoring and generating automated messages concerning financial updates also do not enable financial advisors (and their managers and assistants) to intervene, edit, and personalize the content of automated messages before they are sent to clients to better monitor client user information, better advise client users, and provide clients with better information. Prior art systems also do not have features that allow financial advisors (and their managers and assistants) to set their own message preferences apart from any preferences that their clients have set.

Claims 1-21 are directed to aspects of the present invention related to overcoming these and other deficiencies of the prior art. More specifically, they are directed to delivering messages from internal users (*e.g.,* financial advisors, their managers, and administrators) to client users (*e.g.,* individuals or an entities using the online transaction forum of a financial services corporation) regarding financial activity (*e.g.,* security order status in a client user's investment portfolio or general financial information) according to client user and internal user preferences that internal users can intervene and edit to personalize before they are sent to client users. *See, e.g.,* Specification, p. 8, l. 18-28; p. 23, l. 7-16.

Amended Claim 1 recites (emphasis added):

1.   A computer system for delivering at least one financial message to a client user regarding financial activity, the computer system comprising at least one computing device comprising:

a registration program configured to register the client user and determine messages to be received by the client user;

a message creation system program configured to monitor financial activity, create messages as requested by the client user regarding the activity and deliver messages; and

an intervention system program configured to allow an internal user of the system to at least one of add to and edit content of a message to a client user prior to delivery.

Claim 18 recites (emphasis added):

18. A computerized method for delivering a financial message to a client user in a financial communication system, comprising the steps of:

gathering client user message preferences from the client user;

creating a client user message in accordance with the client user message preferences; and

providing a user interface allowing an internal user to add a personalized note to the client user prior to delivery.

As understood by Applicants, Reed is directed to "an *automated* communication system which coordinates the transfer of data, metadata, and instructions between databases in order to control and process communications." (Col. 1, l. 12-16.) More specifically, Reed is directed to "software programs being executed by a provider computer and consumer computer communicat[ing] directly in order to maintain a communications control structure." (*Id.*, Col. 8, l. 6-10.) The communications control structure, which contains a combination of data, metadata, and instructions to control the origination of communications between the provider and consumer, originates at the at the provider computer and is transferred to the consumer computer. (*Id.*, Col. 8, l. 11-19.) Changes to the structure of the provider computer result in an updated version being transferred to the consumer computer. (*Id.*)

Reed does not disclose, teach, or suggest an intervention system program configured to allow an internal user of the system to at least one of add to and edit content of a message to a client user prior to delivery as recited in Claim 1. Reed also does not disclose, teach, or suggest providing a user interface allowing an internal user to add a personalized note to the client user prior to delivery as recited in Claim 18. Indeed, Reed does not address the basic problem of financial advisers (and their managers and

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assistants) monitoring and providing their clients with timely updates concerning their clients' investment portfolios and other general financial information of interest.

The Office Action cites Column 7, lines 54-59, and Column 8, lines 65-67 as evidence that Reed provides "an intervention system program configured to allow and internal user . . . of the system to at least one of add to and edit content of a message to a client user prior to delivery." (Office Action at 4, ¶ 1.) The first cited portion of Reed describes administrative changes or reconfigurations of servers, such as name or address changes, as requiring manual administrative updates to all subscribing consumers in systems that are prior art to the system described in Reed. (Reed, Col. 7, l. 54-59.) The second cited portion of Reed describes using a provider program to create, edit, and maintain data, metadata, and instructions in a provider database. (Reed, Col. 8, l. 65-67.) Neither portion has anything to do with allowing an internal user of the system to at least one of add to and edit content of a message to a client user prior to delivery or add a personalized note to the client user prior to delivery. Updating configurations of servers and creating, editing, and maintaining data, metadata, and instructions in a provider database is not the same as adding to or editing the content of a message to a client user.

In addition to Column 7, lines 54-59, the Office Action cites Figs. 1, 5, 7, 21, Col. 44-61, Col. 13, lines 46-50, and Col. 28, lines 1-16 as providing a user interface allowing an internal user to add a personalized note to the client user prior to delivery as recited in Claim 18. Those portions of Reed also do not have anything to do with providing a user interface allowing an internal user to add a personalized note to the client user prior to

delivery. Reed is directed to an *automated* communication system and it does not provide users with the capability to intervene and edit the automated messages. Capability for editing databases, preferences stored in databases, or programs is not the same as the capability of internal users to edit and personalize individual automated messages. For at least the same reasons, dependent claims 2-16 and 19-21 are patentably distinct from the prior art of record for at least the same reasons as Claims 1 and 18.

Independent claim 17 recites (emphasis added):

17. An internal user interface system for an internal user of a financial message delivery system, the interface system comprising:

means for designating internal user message preferences;

means for designating client user message preferences;

means for viewing client user or internal user messages;

means for replying to client user messages;

means for creating messages; and

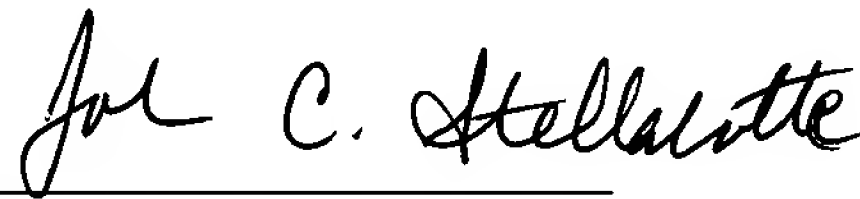means for searching for messages for a client user.

The Office Action cites Column 7, lines 54-59, and Column 8, lines 65-67 as evidence of means for designating internal user message preferences. For the same reasons discussed above (*see supra* at 10), neither portion has anything to do with means for designating internal user message preferences as recited in Claim 17.

Conclusion

In light of the foregoing amendments and remarks, Applicants respectfully submit that Claims 1-21 are patentably distinct over the prior art of record and that the application is in proper form for allowance of all claims. Applicants earnestly solicit a notice to that effect.

Respectfully submitted,

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